

<i>SERFF Tracking Number:</i>	<i>IASL-126952960</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>State Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>47546</i>
<i>Company Tracking Number:</i>	<i>AR SM DIRECT POST CARD</i>		
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>AR SM Direct Post Card</i>		
<i>Project Name/Number:</i>	<i>AR SM Direct Post Card/</i>		

Filing at a Glance

Company: State Mutual Insurance Company

Product Name: AR SM Direct Post Card

SERFF Tr Num: IASL-126952960

State: Arkansas

TOI: MS09 Medicare Supplement - Other 2010

SERFF Status: Closed-Filed-

State Tr Num: 47546

Closed

Sub-TOI: MS09.000 Medicare Supplement
Other 2010

Co Tr Num: AR SM DIRECT POST
CARD

State Status: Filed-Closed

Filing Type: Advertisement

Author: Beth Clark

Reviewer(s): Stephanie Fowler

Date Submitted: 12/17/2010

Disposition Date: 01/25/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: AR SM Direct Post Card

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 01/25/2011

State Status Changed: 01/25/2011

Deemer Date:

Created By: Beth Clark

Submitted By: Beth Clark

Corresponding Filing Tracking Number:

Filing Description:

This is a new filing to submit 13 postcards. The postcards are an invitation to inquire. They are intended to promote State Mutual's Medicare Supplement online application process. The company has approved forms for Individual Medicare Supplement Plans A , B, C, D, F, HF, G, M, and N. they were approved on May 25th 2010, under SERFF Tr Num: IASL-126598127.

Company and Contact

Filing Contact Information

Beth Clark, Compliance Analyst

beth.clark@iasadmin.com

8545 126th Avenue North

727-584-0007 [Phone] 2169 [Ext]

SERFF Tracking Number: IASL-126952960 State: Arkansas
Filing Company: State Mutual Insurance Company State Tracking Number: 47546
Company Tracking Number: AR SM DIRECT POST CARD
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: AR SM Direct Post Card
Project Name/Number: AR SM Direct Post Card/

Suite 200 727-584-5613 [FAX]
Largo, FL 33773-1502

Filing Company Information

(This filing was made by a third party - insuranceadministrativesolutions)

State Mutual Insurance Company	CoCode: 69132	State of Domicile: Georgia
One State Mutual Drive	Group Code: 986	Company Type:
Rome, GA 30165	Group Name:	State ID Number:
(706) 291-1054 ext. [Phone]	FEIN Number: 58-1449898	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$650.00
Retaliatory?	No
Fee Explanation:	\$50 x 13 Forms
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Mutual Insurance Company	\$650.00	12/17/2010	43044855

SERFF Tracking Number:	IASL-126952960	State:	Arkansas
Filing Company:	State Mutual Insurance Company	State Tracking Number:	47546
Company Tracking Number:	AR SM DIRECT POST CARD		
TOI:	MS09 Medicare Supplement - Other 2010	Sub-TOI:	MS09.000 Medicare Supplement Other 2010
Product Name:	AR SM Direct Post Card		
Project Name/Number:	AR SM Direct Post Card/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/25/2011	01/25/2011
Objection Letters and Response Letters			

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	01/07/2011	01/07/2011	Beth Clark	01/25/2011	01/25/2011

<i>SERFF Tracking Number:</i>	<i>IASL-126952960</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>State Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>47546</i>
<i>Company Tracking Number:</i>	<i>AR SM DIRECT POST CARD</i>		
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>AR SM Direct Post Card</i>		
<i>Project Name/Number:</i>	<i>AR SM Direct Post Card/</i>		

Disposition

Disposition Date: 01/25/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: IASL-126952960 State: Arkansas
Filing Company: State Mutual Insurance Company State Tracking Number: 47546
Company Tracking Number: AR SM DIRECT POST CARD
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: AR SM Direct Post Card
Project Name/Number: AR SM Direct Post Card/

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Letter of Authorization	Filed	Yes
Form (revised)	Medicare Supplement Postcard	Filed	Yes
Form	Medicare Supplement Postcard	Replaced	No
Form (revised)	Medicare Supplement Postcard	Filed	Yes
Form	Medicare Supplement Postcard	Replaced	No
Form (revised)	Medicare Supplement Postcard	Filed	Yes
Form	Medicare Supplement Postcard	Replaced	No
Form (revised)	Medicare Supplement Postcard	Filed	Yes
Form	Medicare Supplement Postcard	Replaced	No
Form (revised)	Medicare Supplement Postcard	Filed	Yes
Form	Medicare Supplement Postcard	Replaced	No
Form (revised)	Medicare Supplement Postcard	Filed	Yes
Form	Medicare Supplement Postcard	Replaced	No
Form (revised)	Medicare Supplement Postcard	Filed	Yes
Form	Medicare Supplement Postcard	Replaced	No
Form (revised)	Medicare Supplement Postcard	Filed	Yes
Form	Medicare Supplement Postcard	Replaced	No
Form (revised)	Medicare Supplement Postcard	Filed	Yes
Form	Medicare Supplement Postcard	Replaced	No
Form (revised)	Medicare Supplement Postcard	Filed	Yes
Form	Medicare Supplement Postcard	Replaced	No
Form (revised)	Medicare Supplement Postcard	Filed	Yes
Form	Medicare Supplement Postcard	Replaced	No
Form (revised)	Medicare Supplement Postcard	Filed	Yes
Form	Medicare Supplement Postcard	Replaced	No

SERFF Tracking Number: IASL-126952960 State: Arkansas
Filing Company: State Mutual Insurance Company State Tracking Number: 47546
Company Tracking Number: AR SM DIRECT POST CARD
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: AR SM Direct Post Card
Project Name/Number: AR SM Direct Post Card/

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/07/2011
Submitted Date 01/07/2011
Respond By Date 02/07/2011

Dear Beth Clark,

This will acknowledge receipt of the captioned filing.

Objection 1

- Medicare Supplement Postcard, SMMSD2011g (Form)
- Medicare Supplement Postcard, SMMSD2011h (Form)
- Medicare Supplement Postcard, SMMSD2011i (Form)
- Medicare Supplement Postcard, SMMSD2011j (Form)
- Medicare Supplement Postcard, SMMSD2011k (Form)
- Medicare Supplement Postcard, SMMSD2011L (Form)
- Medicare Supplement Postcard, SMMSD2011m (Form)
- Medicare Supplement Postcard, SMMSD2011n (Form)
- Medicare Supplement Postcard, SMMSD2011o (Form)
- Medicare Supplement Postcard, SMMSD2011p (Form)
- Medicare Supplement Postcard, SMMSD2011q (Form)
- Medicare Supplement Postcard, SMMSD2011r (Form)
- Medicare Supplement Postcard, SMMSD2011s (Form)

Comment: Rule 41 Guideline 7-A(1)(8) prohibits "an advertisement which uses the word "plan" without identifying it as a Medicare Supplement Insurance policy..." Please correct where applicable.

Objection 2

- Medicare Supplement Postcard, SMMSD2011g (Form)
- Medicare Supplement Postcard, SMMSD2011h (Form)
- Medicare Supplement Postcard, SMMSD2011i (Form)
- Medicare Supplement Postcard, SMMSD2011j (Form)
- Medicare Supplement Postcard, SMMSD2011k (Form)
- Medicare Supplement Postcard, SMMSD2011L (Form)
- Medicare Supplement Postcard, SMMSD2011m (Form)
- Medicare Supplement Postcard, SMMSD2011n (Form)
- Medicare Supplement Postcard, SMMSD2011o (Form)
- Medicare Supplement Postcard, SMMSD2011p (Form)

SERFF Tracking Number: IASL-126952960 *State:* Arkansas
Filing Company: State Mutual Insurance Company *State Tracking Number:* 47546
Company Tracking Number: AR SM DIRECT POST CARD
TOI: MS09 Medicare Supplement - Other 2010 *Sub-TOI:* MS09.000 Medicare Supplement Other 2010
Product Name: AR SM Direct Post Card
Project Name/Number: AR SM Direct Post Card/

- Medicare Supplement Postcard, SMMSD2011q (Form)
- Medicare Supplement Postcard, SMMSD2011r (Form)
- Medicare Supplement Postcard, SMMSD2011s (Form)

Comment: Please add the required disclosure outlined in AR Rule and Regulation 41 s 13 (G), which states "No advertisement shall be used that fails to include a disclaimer to the effect of "Not connected with or endorsed by the U.S. Government or the Federal Medicare Program."

Please feel free to contact me if you have questions.

Sincerely,
Stephanie Fowler

SERFF Tracking Number: IASL-126952960 State: Arkansas
Filing Company: State Mutual Insurance Company State Tracking Number: 47546
Company Tracking Number: AR SM DIRECT POST CARD
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: AR SM Direct Post Card
Project Name/Number: AR SM Direct Post Card/

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/25/2011
Submitted Date 01/25/2011

Dear Stephanie Fowler,

Comments:

Good Afternoon,

Response 1

Comments: All the attached forms have been revised to identify the product as Medicare Supplement Insurance.

Related Objection 1

Applies To:

- Medicare Supplement Postcard, SMMSD2011g (Form)
- Medicare Supplement Postcard, SMMSD2011h (Form)
- Medicare Supplement Postcard, SMMSD2011i (Form)
- Medicare Supplement Postcard, SMMSD2011j (Form)
- Medicare Supplement Postcard, SMMSD2011k (Form)
- Medicare Supplement Postcard, SMMSD2011L (Form)
- Medicare Supplement Postcard, SMMSD2011m (Form)
- Medicare Supplement Postcard, SMMSD2011n (Form)
- Medicare Supplement Postcard, SMMSD2011o (Form)
- Medicare Supplement Postcard, SMMSD2011p (Form)
- Medicare Supplement Postcard, SMMSD2011q (Form)
- Medicare Supplement Postcard, SMMSD2011r (Form)
- Medicare Supplement Postcard, SMMSD2011s (Form)

Comment:

Rule 41 Guideline 7-A(1)(8) prohibits "an advertisement which uses the word "plan" without identifying it as a Medicare Supplement Insurance policy..." Please correct where applicable.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

SERFF Tracking Number:	IASL-126952960	State:	Arkansas
Filing Company:	State Mutual Insurance Company	State Tracking Number:	47546
Company Tracking Number:	AR SM DIRECT POST CARD		
TOI:	MS09 Medicare Supplement - Other 2010	Sub-TOI:	MS09.000 Medicare Supplement Other 2010
Product Name:	AR SM Direct Post Card		
Project Name/Number:	AR SM Direct Post Card/		

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Medicare Supplement Postcard	SMMSD2 011g		Advertising	Initial			Revised-SMMSD2 011g-1.pdf
Previous Version							
Medicare Supplement Postcard	SMMSD2 011g		Advertising	Initial			SMMSD2 011g.pdf
Medicare Supplement Postcard	SMMSD2 011h		Advertising	Initial			Revised-SMMSD2 011h-1.pdf
Previous Version							
Medicare Supplement Postcard	SMMSD2 011h		Advertising	Initial			SMMSD2 011h.pdf
Medicare Supplement Postcard	SMMSD2 011i		Advertising	Initial			Revised-SMMSD2 011i-1.pdf
Previous Version							
Medicare Supplement Postcard	SMMSD2 011i		Advertising	Initial			SMMSD2 011i.pdf
Medicare Supplement Postcard	SMMSD2 011j		Advertising	Initial			Revised-SMMSD2 011j-1.pdf
Previous Version							
Medicare Supplement Postcard	SMMSD2 011j		Advertising	Initial			SMMSD2 011j.pdf
Medicare Supplement Postcard	SMMSD2 011k		Advertising	Initial			Revised-SMMSD2 011k-1.pdf
Previous Version							
Medicare Supplement Postcard	SMMSD2 011k		Advertising	Initial			SMMSD2 011k.pdf
Medicare Supplement Postcard	SMMSD2 011L		Advertising	Initial			Revised-SMMSD2

SERFF Tracking Number:	IASL-126952960	State:	Arkansas
Filing Company:	State Mutual Insurance Company	State Tracking Number:	47546
Company Tracking Number:	AR SM DIRECT POST CARD		
TOI:	MS09 Medicare Supplement - Other 2010	Sub-TOI:	MS09.000 Medicare Supplement Other 2010
Product Name:	AR SM Direct Post Card		
Project Name/Number:	AR SM Direct Post Card/		

011L-1.pdf

Previous Version

Medicare Supplement	SMMSD2	Advertising	Initial	SMMSD2
Postcard	011L			011L.pdf
Medicare Supplement	SMMSD2	Advertising	Initial	Revised-
Postcard	011m			SMMSD2
				011m-
				1.pdf

Previous Version

Medicare Supplement	SMMSD2	Advertising	Initial	SMMSD2
Postcard	011m			011m.pdf
Medicare Supplement	SMMSD2	Advertising	Initial	Revised-
Postcard	011n			SMMSD2
				011n-1.pdf

Previous Version

Medicare Supplement	SMMSD2	Advertising	Initial	SMMSD2
Postcard	011n			011n.pdf
Medicare Supplement	SMMSD2	Advertising	Initial	Revised-
Postcard	011o			SMMSD2
				011o-1.pdf

Previous Version

Medicare Supplement	SMMSD2	Advertising	Initial	SMMSD2
Postcard	011o			011o.pdf
Medicare Supplement	SMMSD2	Advertising	Initial	Revised-
Postcard	011p			SMMSD2
				011p-1.pdf

Previous Version

Medicare Supplement	SMMSD2	Advertising	Initial	SMMSD2
Postcard	011p			011p.pdf
Medicare Supplement	SMMSD2	Advertising	Initial	Revised-
Postcard	011q			SMMSD2
				011q-1.pdf

Previous Version

Medicare Supplement	SMMSD2	Advertising	Initial	SMMSD2
Postcard	011q			011q.pdf
Medicare Supplement	SMMSD2	Advertising	Initial	Revised-

<i>SERFF Tracking Number:</i>	<i>IASL-126952960</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>State Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>47546</i>
<i>Company Tracking Number:</i>	<i>AR SM DIRECT POST CARD</i>		
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>AR SM Direct Post Card</i>		
<i>Project Name/Number:</i>	<i>AR SM Direct Post Card/</i>		
Postcard	011r		SMMSD2 011r-1.pdf

Previous Version

<i>Medicare Supplement</i>	<i>SMMSD2</i>	<i>Advertising</i>	<i>Initial</i>	<i>SMMSD2</i>
<i>Postcard</i>	<i>011r</i>			<i>011r.pdf</i>
<i>Medicare Supplement</i>	<i>SMMSD2</i>	<i>Advertising</i>	<i>Initial</i>	<i>Revised-</i>
<i>Postcard</i>	<i>011s</i>			<i>SMMSD2</i> <i>011s-1.pdf</i>

Previous Version

<i>Medicare Supplement</i>	<i>SMMSD2</i>	<i>Advertising</i>	<i>Initial</i>	<i>SMMSD2</i>
<i>Postcard</i>	<i>011s</i>			<i>011s.pdf</i>

No Rate/Rule Schedule items changed.

Response 2

Comments: The disclosure that this product is not connected with or endorsed by the US Government or Federal Medicare Program has been added.

Related Objection 1

Applies To:

- Medicare Supplement Postcard, SMMSD2011g (Form)
- Medicare Supplement Postcard, SMMSD2011h (Form)
- Medicare Supplement Postcard, SMMSD2011i (Form)
- Medicare Supplement Postcard, SMMSD2011j (Form)
- Medicare Supplement Postcard, SMMSD2011k (Form)
- Medicare Supplement Postcard, SMMSD2011L (Form)
- Medicare Supplement Postcard, SMMSD2011m (Form)
- Medicare Supplement Postcard, SMMSD2011n (Form)
- Medicare Supplement Postcard, SMMSD2011o (Form)
- Medicare Supplement Postcard, SMMSD2011p (Form)
- Medicare Supplement Postcard, SMMSD2011q (Form)
- Medicare Supplement Postcard, SMMSD2011r (Form)
- Medicare Supplement Postcard, SMMSD2011s (Form)

Comment:

Please add the required disclosure outlined in AR Rule and Regulation 41 s 13 (G), which states "No advertisement shall be used that fails to include a disclaimer to the effect of "Not connected with or endorsed by the U.S. Government or the Federal Medicare Program."

SERFF Tracking Number:	IASL-126952960	State:	Arkansas
Filing Company:	State Mutual Insurance Company	State Tracking Number:	47546
Company Tracking Number:	AR SM DIRECT POST CARD		
TOI:	MS09 Medicare Supplement - Other 2010	Sub-TOI:	MS09.000 Medicare Supplement Other 2010
Product Name:	AR SM Direct Post Card		
Project Name/Number:	AR SM Direct Post Card/		

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Medicare Supplement Postcard	SMMSD2 011g		Advertising	Initial			Revised-SMMSD2 011g-1.pdf
Previous Version							
Medicare Supplement Postcard	SMMSD2 011g		Advertising	Initial			SMMSD2 011g.pdf
Medicare Supplement Postcard	SMMSD2 011h		Advertising	Initial			Revised-SMMSD2 011h-1.pdf
Previous Version							
Medicare Supplement Postcard	SMMSD2 011h		Advertising	Initial			SMMSD2 011h.pdf
Medicare Supplement Postcard	SMMSD2 011i		Advertising	Initial			Revised-SMMSD2 011i-1.pdf
Previous Version							
Medicare Supplement Postcard	SMMSD2 011i		Advertising	Initial			SMMSD2 011i.pdf
Medicare Supplement Postcard	SMMSD2 011j		Advertising	Initial			Revised-SMMSD2 011j-1.pdf
Previous Version							
Medicare Supplement Postcard	SMMSD2 011j		Advertising	Initial			SMMSD2 011j.pdf
Medicare Supplement Postcard	SMMSD2 011k		Advertising	Initial			Revised-SMMSD2 011k-1.pdf

SERFF Tracking Number:	IASL-126952960	State:	Arkansas
Filing Company:	State Mutual Insurance Company	State Tracking Number:	47546
Company Tracking Number:	AR SM DIRECT POST CARD		
TOI:	MS09 Medicare Supplement - Other 2010	Sub-TOI:	MS09.000 Medicare Supplement Other 2010
Product Name:	AR SM Direct Post Card		
Project Name/Number:	AR SM Direct Post Card/		

Previous Version

Medicare Supplement	SMMSD2	Advertising	Initial	SMMSD2
Postcard	011k			011k.pdf
Medicare Supplement	SMMSD2	Advertising	Initial	Revised-
Postcard	011L			SMMSD2
				011L-1.pdf

Previous Version

Medicare Supplement	SMMSD2	Advertising	Initial	SMMSD2
Postcard	011L			011L.pdf
Medicare Supplement	SMMSD2	Advertising	Initial	Revised-
Postcard	011m			SMMSD2
				011m-
				1.pdf

Previous Version

Medicare Supplement	SMMSD2	Advertising	Initial	SMMSD2
Postcard	011m			011m.pdf
Medicare Supplement	SMMSD2	Advertising	Initial	Revised-
Postcard	011n			SMMSD2
				011n-1.pdf

Previous Version

Medicare Supplement	SMMSD2	Advertising	Initial	SMMSD2
Postcard	011n			011n.pdf
Medicare Supplement	SMMSD2	Advertising	Initial	Revised-
Postcard	011o			SMMSD2
				011o-1.pdf

Previous Version

Medicare Supplement	SMMSD2	Advertising	Initial	SMMSD2
Postcard	011o			011o.pdf
Medicare Supplement	SMMSD2	Advertising	Initial	Revised-
Postcard	011p			SMMSD2
				011p-1.pdf

Previous Version

Medicare Supplement	SMMSD2	Advertising	Initial	SMMSD2
Postcard	011p			011p.pdf
Medicare Supplement	SMMSD2	Advertising	Initial	Revised-
Postcard	011q			SMMSD2

<i>SERFF Tracking Number:</i>	<i>IASL-126952960</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>State Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>47546</i>
<i>Company Tracking Number:</i>	<i>AR SM DIRECT POST CARD</i>		
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>AR SM Direct Post Card</i>		
<i>Project Name/Number:</i>	<i>AR SM Direct Post Card/</i>		

011q-1.pdf

Previous Version

<i>Medicare Supplement</i>	<i>SMMSD2</i>	<i>Advertising</i>	<i>Initial</i>	<i>SMMSD2</i>
<i>Postcard</i>	<i>011q</i>			<i>011q.pdf</i>
<i>Medicare Supplement</i>	<i>SMMSD2</i>	<i>Advertising</i>	<i>Initial</i>	<i>Revised-</i>
<i>Postcard</i>	<i>011r</i>			<i>SMMSD2</i>
				<i>011r-1.pdf</i>

Previous Version

<i>Medicare Supplement</i>	<i>SMMSD2</i>	<i>Advertising</i>	<i>Initial</i>	<i>SMMSD2</i>
<i>Postcard</i>	<i>011r</i>			<i>011r.pdf</i>
<i>Medicare Supplement</i>	<i>SMMSD2</i>	<i>Advertising</i>	<i>Initial</i>	<i>Revised-</i>
<i>Postcard</i>	<i>011s</i>			<i>SMMSD2</i>
				<i>011s-1.pdf</i>

Previous Version

<i>Medicare Supplement</i>	<i>SMMSD2</i>	<i>Advertising</i>	<i>Initial</i>	<i>SMMSD2</i>
<i>Postcard</i>	<i>011s</i>			<i>011s.pdf</i>

No Rate/Rule Schedule items changed.

We hope we have addressed your concerns and we look forward to your approval.

Sincerely,
Beth Clark

SERFF Tracking Number: IASL-126952960 State: Arkansas

Filing Company: State Mutual Insurance Company State Tracking Number: 47546

Company Tracking Number: AR SM DIRECT POST CARD

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: AR SM Direct Post Card

Project Name/Number: AR SM Direct Post Card/

Form Schedule

Lead Form Number: SMMSD2011g

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/25/2011	SMMSD20 11g	Advertising	Medicare Supplement Postcard	Initial			Revised-SMMSD2011g-1.pdf
Filed 01/25/2011	SMMSD20 11h	Advertising	Medicare Supplement Postcard	Initial			Revised-SMMSD2011h-1.pdf
Filed 01/25/2011	SMMSD20 11i	Advertising	Medicare Supplement Postcard	Initial			Revised-SMMSD2011i-1.pdf
Filed 01/25/2011	SMMSD20 11j	Advertising	Medicare Supplement Postcard	Initial			Revised-SMMSD2011j-1.pdf
Filed 01/25/2011	SMMSD20 11k	Advertising	Medicare Supplement Postcard	Initial			Revised-SMMSD2011k-1.pdf
Filed 01/25/2011	SMMSD20 11L	Advertising	Medicare Supplement Postcard	Initial			Revised-SMMSD2011L-1.pdf
Filed 01/25/2011	SMMSD20 11m	Advertising	Medicare Supplement Postcard	Initial			Revised-SMMSD2011m-1.pdf
Filed 01/25/2011	SMMSD20 11n	Advertising	Medicare Supplement Postcard	Initial			Revised-SMMSD2011n-1.pdf
Filed 01/25/2011	SMMSD20 11o	Advertising	Medicare Supplement Postcard	Initial			Revised-SMMSD2011o-1.pdf
Filed 01/25/2011	SMMSD20 11p	Advertising	Medicare Supplement Postcard	Initial			Revised-SMMSD2011p-1.pdf
Filed	SMMSD20	Advertising	Medicare	Initial			Revised-

<i>SERFF Tracking Number:</i>	<i>IASL-126952960</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>State Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>47546</i>
<i>Company Tracking Number:</i>	<i>AR SM DIRECT POST CARD</i>		
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>AR SM Direct Post Card</i>		
<i>Project Name/Number:</i>	<i>AR SM Direct Post Card/</i>		
01/25/2011 11q	Supplement Postcard		SMMSD2011 q-1.pdf
Filed	SMMSD20 Advertising Medicare	Initial	Revised-
01/25/2011 11r	Supplement Postcard		SMMSD2011r -1.pdf
Filed	SMMSD20 Advertising Medicare	Initial	Revised-
01/25/2011 11s	Supplement Postcard		SMMSD2011 s-1.pdf

ABOUT TO SPEND YOUR LAST PENNY ON MEDICAL CARE?

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CUT THE COST OF YOUR MEDICARE SUPPLEMENT WITH STATE MUTUAL.

Since Medicare Supplement insurance plans are identical by law, this leaves only two things to consider... cost and service. State Mutual Insurance Company offers Medicare Supplement plans that could save you substantial amounts for identical coverage. So, get the same plan, great service and a lower cost.

Go online right now and get a no-obligation, anonymous quote from State Mutual at ***www.statemutualinsurance.com***. You can compare our rates in just a few minutes.

If you need more assistance, contact one of our Medicare Supplement specialists by calling ***1-855-764-4000*** and we can help answer your questions about Medicare Supplement plans. State Mutual makes your Medicare Supplement insurance solution easy and inexpensive. You can save your pennies.



P.O. Box 10849 • Clearwater, FL 33757-8849 • 1-855-764-4000

Enjoy a state of security
with the affordable
Medicare Supplement.



State Mutual
Insurance Company



SINCE ALL MEDICARE SUPPLEMENT PLANS ARE CREATED EQUAL, WHY WOULD YOU PAY MORE THAN YOU HAVE TO?

State Mutual offers Medicare Supplement insurance plans that are substantially less expensive than other insurance companies. Identical coverage at a much lower cost. You shouldn't have to overpay for a plan that suits your needs and you can rely on.

There's an easy way to see how we can help. Go online now and get a no-obligation, anonymous quote from State Mutual Insurance Company at **www.statemutualinsurance.com**. You can compare our rates in just a few minutes. And when you apply to State Mutual, you'll have an answer very quickly.

Or, if you need assistance, contact one of our Medicare Supplement specialists by calling **1-855-764-4000**. They can help answer your questions about Medicare Supplement insurance plans. State Mutual makes your Medicare Supplement solution easy and inexpensive—the state of security only State Mutual can provide.



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Enjoy a state of security
with the affordable
Medicare Supplement.



State Mutual
Insurance Company

SINCE ALL MEDICARE SUPPLEMENT PLANS ARE CREATED EQUAL, WHY WOULD YOU PAY MORE THAN YOU HAVE TO?

State Mutual offers Medicare Supplement insurance plans that can be substantially less expensive than other insurance companies – identical coverage at a lower cost. You shouldn't have to overpay for a plan you can rely on.

There's an easy way to see how we can help. Go online now and get a no-obligation, anonymous quote from State Mutual Insurance Company at **www.statemutualinsurance.com**. You can compare our rates in just a few minutes. You'll have a quote very quickly.

If you need assistance, contact one of our Medicare Supplement specialists by calling **1-855-764-4000** and they can answer your questions about Medicare Supplement plans.

State Mutual makes your Medicare Supplement insurance solution easy and inexpensive – the state of security only State Mutual can provide.



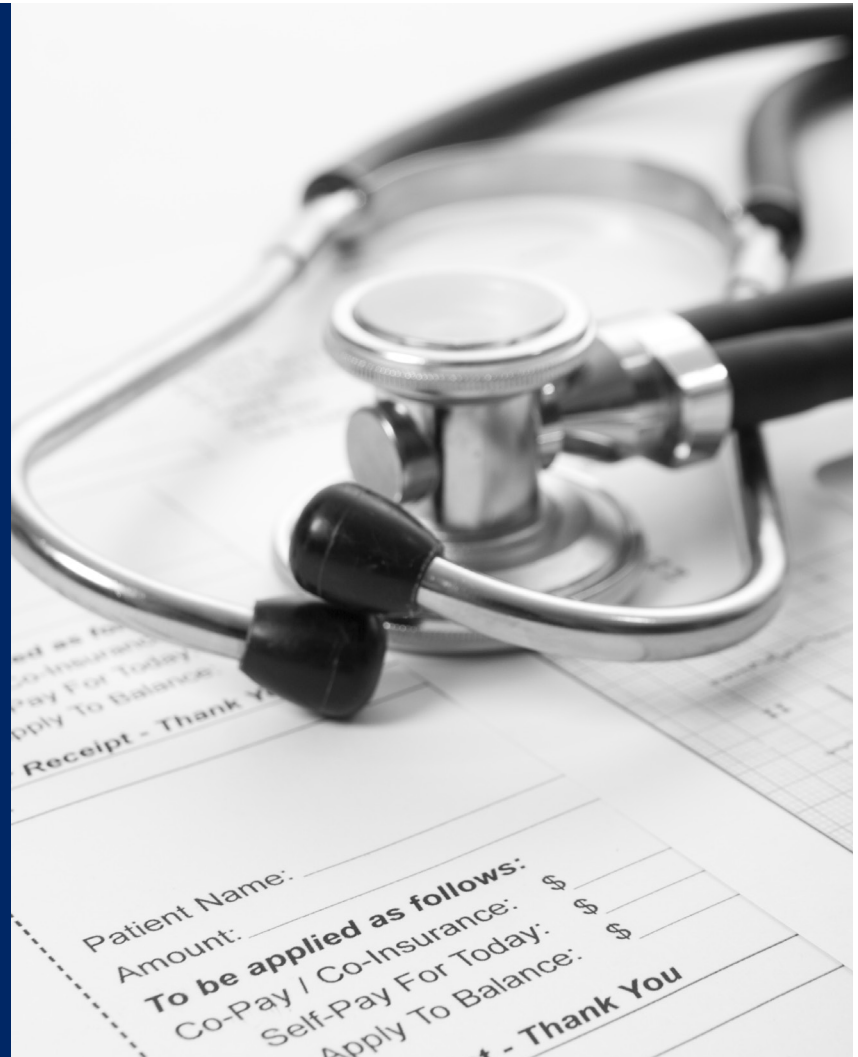
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EXAMINE YOUR OPTIONS!

WE PROVIDE MEDICARE
SUPPLEMENT PLANS FOR
MUCH LESS.



State Mutual
Insurance Company



ALL MEDICARE SUPPLEMENTS AREN'T THE SAME.

Examine your options when you consider a Medicare Supplement insurance plan. Although the coverage offered by these plans is regulated and identical by law, there can be dramatic differences in the costs of these plans.

Since 1936, State Mutual Insurance Company has been providing peace of mind through quality health insurance. Our standards and service are exceptional and yet we have some of the least expensive Medicare Supplement plans available.

To examine your options and get a no-obligation anonymous quote, visit us online at **www.statemutualinsurance.com**. Or, if you need assistance, call us at **1-855-764-4000** and talk to one of our Medicare Supplement specialists. Don't pay more than you should. Act now to get complete coverage at a fraction of the cost.



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Go online
to see how much
State Mutual can save
you on your Medicare
Supplement plan.

www.statemutualinsurance.com

SAVING IS SIMPLE WITH STATE MUTUAL.

Medicare Supplement insurance plans are standardized by law, but there are dramatic differences in policy costs. That's where State Mutual Insurance Company can save you some big money over policies offered by other insurance companies.

One quick visit to **www.statemutualinsurance.com** will give you all the information you need to make the right Medicare Supplement decision. In just a few minutes, you'll be able to easily get an anonymous quote with no further obligation.

And if you need assistance, call us at **1-855-764-4000**. One of our Medicare Supplement specialists can help explain the options and develop the right plan for you. So, act now and see how simple saving can be.



P.O. Box 10849 • Clearwater, FL 33757-8849 • 1-855-764-4000

A nighttime photograph of a hospital's emergency entrance. A large, glowing red neon sign spells out 'EMERGENCY' in all caps above the entrance. The building is constructed of brick and has a modern, angular design. A few cars are parked in the lot, and a person is walking near the entrance. The scene is illuminated by the red sign and some ambient light from the building.

EMERGENCY

**A HEALTH EMERGENCY CAN BE
A FINANCIAL CATASTROPHE.**

A blue directional sign with a white arrow pointing left and the word 'EMERGENCY' in red capital letters.

GET COMPLETE COVERAGE WITH A MEDICARE SUPPLEMENT.

One unexpected emergency can drastically change your financial picture. So, if you're on Medicare, it's wise to carry an affordable Medicare Supplement insurance policy.

Even though they are identical by law, they don't all cost the same. State Mutual Insurance Company's Medicare Supplement plans are some of the most reasonably priced in the industry. In fact, we're often much more economical than our competition. That means you pay less for exactly the same policy.

Visit ***www.statemutualinsurance.com*** and be prepared for any emergency. There, you can get an anonymous, no-obligation quote within minutes. Or, call ***1-855-764-4000*** and speak with one of our Medicare Supplement specialists. Your financial health could be at stake.



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SMMSD2011L-1

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A blue-tinted photograph of a stethoscope resting on a computer keyboard. The stethoscope has a black rubber tubing and a silver metal chest piece. The keyboard keys are visible in the background, slightly out of focus.

Go online to find Medicare
Supplement Insurance for less.

www.statemutualinsurance.com

ALL MEDICARE SUPPLEMENT PLANS ARE EXACTLY THE SAME. DON'T PAY MORE THAN YOU HAVE TO!

Since all Medicare Supplement insurance plans are identical by law, this leaves only two issues to consider... cost and service. And that's where State Mutual Insurance Company excels. We offer Medicare Supplement plans that are substantially less expensive than other insurance companies. That's identical coverage at a lower cost.

The easiest way to get a no-obligation, anonymous quote is online, at ***www.statemutualinsurance.com***. Or, you can get additional assistance by calling **1-855-764-4000** and talking with a State Mutual Medicare Supplement consultant. We will help you find out what options you need and can give you a quote for this vital coverage.

Please act today. It is important that you act quickly to make sure your Medicare insurance is supplemented and your healthcare coverage is complete.



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With State Mutual Medi-Gap, everything's going to be okay.



State Mutual
Insurance Company



When you or someone you love has a health problem, that's no time to worry about whether Medicare coverage is going to be enough. That's why it's smart to carry supplemental insurance policies called Medi-Gap plans.


Medi-Gap plans are government regulated and by law are all the same. Absolutely identical, except for the costs. And that's where State Mutual Insurance Company can help. Our Medi-Gap policies are often less expensive than others.

Check it out at ***www.statemutualinsurance.com***. Answer a few quick questions and you'll get an anonymous quote within minutes. There's absolutely no obligation. Or if you'd like a person-to-person discussion, call ***1-855-764-4000*** and speak to one of our Medi-Gap specialists.

State Mutual can provide you with the peace of mind you need, before someone's health is on the line.



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A doctor in a white lab coat, blue shirt, and patterned tie, with a stethoscope around their neck, is holding a black clipboard. The clipboard has a white sheet of paper with text on it. The doctor's hands are visible at the bottom corners of the clipboard.

CUT YOUR MEDICARE SUPPLEMENT COSTS !

Apply in only minutes at:
www.statemutualinsurance.com

CURE FOR THE HIGH COST OF MEDICARE SUPPLEMENTS.

If you're on Medicare, you need a supplemental plan to have complete healthcare coverage. And by regulation, all Medicare Supplement insurance plans are identical, except for one aspect... the costs.

Smart shoppers have discovered that they can cut their costs by simply by getting a policy from State Mutual Insurance Company. That can mean substantial savings every year for the same plan.

Visit ***www.statemutualinsurance.com*** to find out how much you can save. In just a few minutes, you can apply for a quote and compare prices. It's completely anonymous with no-obligation. Or call **1-855-764-4000** to talk to a State Mutual Supplement specialist, if you need more assistance. State Mutual has the cure for the high cost of Medicare Supplement insurance.



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**SLIGHTLY SURPRISED
AT THE HIGH COST
OF MEDICARE
SUPPLEMENTS?**

**STATE MUTUAL CAN
SAVE YOU**

BIG MONEY

**FOR EXACTLY THE
SAME COVERAGE.**



Seriously, is the high cost of Medicare Supplement insurance making you sick? Today it makes sense to shop for the most complete Medicare Supplement insurance at the most economical price. That's why folks are switching to State Mutual Insurance Company.

Since all Medicare Supplement policies are identical by law, the only difference between our policies and other policies is the cost. And that's where State Mutual excels.

See for yourself at **www.statemutualinsurance.com**. Compare prices. We're taking the surprise out of the cost of your Medicare Supplement. If you'd like to discuss your policy with a real person, call **1-855-764-4000**. One of our Medicare Supplement specialists will be happy to explain the options.

We think you'll be happily surprised with the reasonable cost of your State Mutual Medicare Supplement plan.



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**IT'S AMAZING
WHEN THE MOST
SHOCKING THING
ON THE INTERNET IS
THE PRICE OF
MEDICARE
SUPPLEMENTS!**

**VISIT STATE MUTUAL
AND SAVE !**

www.statemutualinsurance.com



Your eyes do not deceive you. Medicare Supplement insurance is getting more and more expensive. And that's amazing when you consider that all Medicare Supplement plans are exactly the same by law.

At State Mutual, we don't think you should have to pay more for the coverage you need. In fact, with us your cost could be substantially less than what other insurance companies are charging.

Want proof? Come to ***www.statemutualinsurance.com*** and get a no-obligation, anonymous quote. Or call our toll-free number, ***1-855-764-4000*** and speak to one of our Medicare Supplement consultants. We'll answer your questions and help you with your application.

The only thing shocking about State Mutual Insurance Company's Medicare Supplement is that it costs so much less.



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**THINK YOUR HOSPITAL
STAY WAS FUN?
WAIT UNTIL YOU GET
THE BILL!**

**STATE MUTUAL CAN
SAVE YOU
BIG MONEY
ON YOUR MEDICARE
SUPPLEMENT.**

Talk about adding insult to injury... medical costs are through the roof. And if you're over 65 and on Medicare, you know that without a supplemental policy, it's going to hurt.

Even supplemental policies can get expensive, unless you're choosing State Mutual's Medicare Supplement insurance plan. Our policies are remarkably inexpensive.

Want proof? Go online to ***www.statemutualinsurance.com*** and get a quick, anonymous quote. There's no obligation. You'll see that the price of our supplemental policies is hard to beat. And if you have questions, call ***1-855-764-4000*** and talk to one of our Medicare Supplement specialists. They can make choosing your policy simple.

Act now to avoid the pain of medical bills... with a Medicare Supplement insurance plan from State Mutual Insurance Company.



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**ARE YOUR INSURANCE
PREMIUMS STARTING
TO LOOK LIKE THE
NATIONAL DEFICIT?**

STATE MUTUAL CAN SAVE YOU

BIG MONEY

**ON YOUR MEDICARE
SUPPLEMENT.**

Does it seem like your insurance premiums are skyrocketing?
No joke – Medicare Supplement insurance policies are getting more and more expensive, unless you're with State Mutual Insurance Company.

Our Medicare Supplement could save you big money every year. And our coverage is exactly the same as other Medicare Supplements, because that's the law. Identical coverage for less money. Make sense?

Visit **www.statemutualinsurance.com** and see for yourself. Get an anonymous quote with no obligation. Or, if you'd like to ask some questions, call **1-855-764-4000** and speak to one of our Medicare Supplement specialists. They can help you pick the perfect plan... without breaking your budget.



P.O. Box 10849 • Clearwater, FL 33757-8849 • 1-855-764-4000

<i>SERFF Tracking Number:</i>	<i>IASL-126952960</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>State Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>47546</i>
<i>Company Tracking Number:</i>	<i>AR SM DIRECT POST CARD</i>		
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>AR SM Direct Post Card</i>		
<i>Project Name/Number:</i>	<i>AR SM Direct Post Card/</i>		

Supporting Document Schedules

		Item Status:	Status
			Date:
Satisfied - Item:	Letter of Authorization	Filed	01/25/2011
Comments:			
Attachment:			
	2010 03 SM IAS Authorization Letter.pdf		



OFFICE: 1-877-872-5500 (TOLL-FREE)
FAX: 1-727-373-4575

March 5, 2010

Ms. Darcey Shaffer, FLMI, ACS
Compliance Manager
Insurance Administrative Solutions, L.L.C.
8545 126th Avenue North, Suite 200
Largo, Florida 33773-1502

Re: Life and Health Filings for Rate Increases, Forms and Reporting Requirements for
State Mutual Insurance Company

Dear Ms. Shaffer:

This letter authorizes Insurance Administrative Solutions, L.L.C. to file on behalf of State Mutual Insurance Company, rate increases, forms and reporting requirements for the Company's Life and Health Insurance Policies with the State Insurance Departments. Insurance Administrative Solutions, L.L.C. may correspond with the State Insurance Departments regarding any questions they may have concerning the filings.

A copy of this letter is as valid as the original. This authorization will be valid for twelve months from the date of this letter.

Sincerely,

A handwritten signature in blue ink, reading 'Rick A. Gordon'.

Rick A. Gordon
Executive Vice President